

# From Check In to Check Out, Here's How to Deal with Disputes

## Checklist for Hotels and Hospitality Businesses

### FOR ANY TYPE OF CREDIT CARD DISPUTE

- Always respond to American Express by the reply by date
- Provide American Express with all requested documentation and any additional relevant information
- Completely address the dispute reason in your written response



### RESERVATIONS

- **Be upfront** with your customers about rates, fees, and policies.
- **Send a confirmation** with dates, times, and prices during booking (for advanced payments).
- **Get all** of the Card Member's billing information.
- **Make sure that rates** and descriptions are current and correct on third-party billing sites.



### CHECK-IN

- **Verify the name of the Guest** so the name on the room folio matches the name of the Card Member on the Card.
- **Authorize** for the expected total of the stay. Re-authorize if actual charges exceed 15% above the original authorization amount.



### AFTER THE STAY

- **The Card cannot be used to bill** losses, penalties, or fines.

**Charge courtesy fees upfront** (e.g. pet fees) and openly disclose these fees to avoid disputes.

### OTHER THINGS TO KNOW:

- **American Express offers two programs** that can help protect your hotel against no-shows:
- **The Assured Reservations Program** allows Card Members to guarantee a late arrival at the hotel, while providing the hotel with protection against loss of revenue due to no-shows.
- **The CARDeposit Program** allows you to get advance payment for bookings.

### OTHER THINGS TO KNOW:

- **If the Card is lost**, follow "Emergency Check-In" procedures.
- **If the guest uses Mobile Check-In** record the date and time as evidence of check-in.
- **For V-Payments Check-Ins**, only authorize and bill for the type of charges noted in the V-Payment. Obtain separate payment method to cover incidental charges.

### OTHER THINGS TO KNOW:

- **Prohibited charges** include excessive cleaning charges, dishonored checks, cash advances, and loss of use.
- **Follow special procedures** for charges involving smoking fees or damages.
- **For group sales, banquets** and other events we recommend obtaining a Card Member's signature on the contract.